

**Information to identify the case:**

Debtor 1	<u>Richard L. Kinkead Jr.</u>	Social Security number or ITIN	<b>xxx-xx-4448</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Jaime Kinkead</u>	Social Security number or ITIN	<b>xxx-xx-6437</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-21678-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard L. Kinkead Jr.

Jaime Kinkead  
fka Jaime Stiffler

3/10/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard L. Kinkead, Jr.  
Jaime Kinkead  
Debtors

Case No. 19-21678-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 10, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:

Recip ID	Recipient Name and Address
db	#+ Richard L. Kinkead, Jr., 1401 Imperial Drive, Aliquippa, PA 15001-1737
jdb	#+ Jaime Kinkead, 1401 Imperial Drive, Aliquippa, PA 15001-1737
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
15319064	+ Allegheny General Hospital, 320 E. North Ave., Pittsburgh, Pa 15212-4772
15061297	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15039780	+ Citizens Bank Credit Card, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15039781	+ Citizens One, 10561 Telegraph Rd., Glen Allen, VA 23059-4577
15102841	Federal Home Loan Mortgage Corporation, P.O. Box 10826, Greenville, SC 29603-0826
15319066	Heritage Valley, PO Box 643439, Pittsburgh, Pa 15264
15075721	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15055802	Navient Solutions, LLC. on behalf of, ECMC, Po box 16408, St. Paul, MN 55116-0408
15176106	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
15329552	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15039789	US Department of Education, PO Box 4222, Iowa City, IA 52244

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 11 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2021 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 11 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2021 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JPMORGANCHASE	Mar 11 2021 04:23:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ EDI: PRA.COM	Mar 11 2021 04:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Mar 10, 2021

Form ID: 318

Total Noticed: 38

15039775	+ EDI: BANKAMER.COM	Mar 11 2021 04:23:00	Bank of America Credit Card, PO Box 15714, Wilmington, DE 19886-5714
15039776	+ EDI: HFC.COM	Mar 11 2021 04:23:00	Best Buy Credit Card, RewardZone, P.O. Box 17051, Baltimore, MD 21297-1051
15039777	EDI: CAPITALONE.COM	Mar 11 2021 04:23:00	Capital One Bank USA N.A., 15000 Capital One Drive, Richmond, VA 23238
15039779	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:52:00	Citizens Bank, One Citizens Drive, Riverside, RI 02915
15041457	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:52:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
15039782	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 11 2021 03:54:00	Credit Management Company, PO Box 16346, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15039783	EDI: DISCOVER.COM	Mar 11 2021 04:23:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
15044428	EDI: DISCOVER.COM	Mar 11 2021 04:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15077413	+ Email/Text: kburkley@bernsteinlaw.com	Mar 11 2021 03:54:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15069141	EDI: ECMC.COM	Mar 11 2021 04:23:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
15039784	+ EDI: IIC9.COM	Mar 11 2021 04:23:00	IC Sytems Inc., Po Box 64378, Saint Paul, MN 55164-0378
15039778	EDI: JPMORGANCHASE	Mar 11 2021 04:23:00	Chase Mortgage, 34 North Broad Street, Canfield, OH 44406
15039785	+ EDI: NHCLLC.COM	Mar 11 2021 04:23:00	National Hospital Collections, 16 Distributor Drive, Suite 2, Morgantown, WV 26501-7209
15039786	EDI: PRA.COM	Mar 11 2021 04:23:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502
15081151	EDI: PRA.COM	Mar 11 2021 04:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15057186	EDI: Q3G.COM	Mar 11 2021 04:23:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15039787	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15039788	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
15039987	+ EDI: RMSC.COM	Mar 11 2021 04:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15319065	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 11 2021 03:54:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, Pa 15203-2348

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	Federal Home Loan Mortgage Corporation, P.O. Box 10826, Greenville, SC 29603-0826
15039790	*	US Department of Education, PO Box 4222, Iowa City, IA 52244

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Mar 10, 2021

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15039774

##+

American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pakb@logs.com
Lauren M. Lamb	on behalf of Joint Debtor Jaime Kinkead julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor Richard L. Kinkead Jr. julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7